

Yes, that is so; and you can very well understand why it should be, because these insurance companies who are charging such high rates are making the money for their shareholders.

30. *Mr. Hardy.*] Are you of opinion that there is a ring or combine amongst the insurance companies?—Yes, I believe there is. They had a meeting not long ago, at which the Government representative attended with the others.

31. You think the Government have joined the ring?—I do not know about their joining it, but a Government representative was present at the meeting.

32. And that would tend to harden the rates?—Decidedly.

33. *Mr. Sidey.*] You say that all cases should be brought before the ordinary Courts of the colony: are you aware of the conditions which are imposed upon parties before they can be heard in the Magistrate's Court?—We are prepared to accept the conditions which are imposed in ordinary cases for damage which come before those Courts.

34. Are you aware that in the Magistrate's Court an appeal is only allowed under certain conditions on matters of fact, that the amount sued for shall be over £50, and so on? Would the employers be agreeable to have the cases under this Bill brought under those conditions?—I think that with the modification we suggest all the cases likely to arise under this Bill should be brought before the Magistrate's Court. That is to say, that the appeal should cover the whole case, and not merely a part of it. If the appeal is to be only on points of order then it will simply tend to protract the case, but if matters of fact can also be considered then the whole case can be dealt with at once.

35. But if matters of fact in all cases are to be taken to the higher Court, would it not follow that claims under £50 could be taken to the higher Courts, and would it not be absurd that small matters of that kind should be taken to the higher Courts?—We do not suggest that such cases would be taken to the higher Courts; but we hold that there should be a right of appeal, and that this right should follow in the lines of the ordinary procedure.

36. But the ordinary procedure of the Magistrate's Court does not permit of cases involving over £200 being heard by that Court?—There is nothing to prevent compensation cases being dealt with by the Court.

37. Then, you do not suggest that the cases under this Bill should be placed on the same footing as ordinary civil cases in the ordinary Courts?—Our proposal is that these cases should not be taken to the Arbitration Court, which really has no jurisdiction in such cases, but that they should be heard by the ordinary Courts, and that there should be a right of appeal on matters of fact as well as on points of law, and that the fees should be modified.

Mr. DENNIS QUINLAN O'BRIEN made a statement and was examined. (No. 5.)

*Mr. O'Brien.* I am a member of the Granity Coal-miners' Industrial Union of Workers. We agree with clause 2 of this Bill. We do not hold with clause 3, because if it were in force it would double the expenses in cases of dispute. We find that the Arbitration Court gives satisfaction, and we should like to see these matters left in one Court. Everything has gone smoothly there, and we prefer that matters should still continue to go there.

38. *The Chairman.*] Have you had any cases before the Court in connection with mining?—There have been no cases of compensation with which we had to go to the Court. Other companies have been before it, and the rules which were then laid down have guided us.

39. Did the decisions of the Court give satisfaction?—Yes; they were practically satisfactory.

40. As far as you know, have miners confidence in a Court which has a Judge as its president?—Oh, yes. There is another matter which we feel very much, and that is that we should have the same power as is given in the case of industrial disputes—that the union should have the power of settling individual cases. That is to say, that if an individual belongs to a union the union should be able to become the prosecutor instead of the individual.

41. Why?—Because we think the society knows best what should be done, whereas now individuals bring matters before us and then take them out of our hands. Our officers know better than they do what should be done, and they could arrange to have a meeting of the Court.

42. Does your union finance cases?—We have done so; we have stood behind an individual when he has brought a case.

43. Do these cases cost the individual much?—They really do. We are about twenty-five miles from the nearest town at which a Court is held, and it is naturally expensive to bring cases before the Court there.

44. Would the cases be very expensive if they went first before the Stipendiary Magistrate's Court?—Yes; very expensive.

Mr. THOMAS YOUNG examined. (No. 6.)

*Mr. Young.* I am president of the Granity Coal-miners' Union. I do not think I can add anything to what my colleague has said. We agree with clause 2 of the Bill, and do not approve of clause 3.

45. *Mr. Tanner.*] With regard to clause 2, have there been any cases in which small men have taken small contracts in coal and gold mines and have been unable to meet the demand if a man in their employment is injured?—There have been no cases of that kind, but if one did arise there are men who would not be able to meet the demand.

46. Therefore you are in danger every day of meeting an expense for which you could not provide?—Yes, undoubtedly.

47. Therefore clause 2 would put you on a safer footing?—Yes.

48. With regard to clause 3, you are in favour of large cases, up to £200, not being heard by a Magistrate, but of leaving everything in the hands of the Arbitration Court as at present?—Yes.